



The 10 commandments of the Long-Term Care Solution Specialist

- I. You are not a salesperson, you are an **interviewer/field underwriter**
- II. You do not sell LTC insurance. You **offer solutions** to address their risk
- III. You use the word **solution** where you would normally refer to insurance
- IV. You always err in the **best interest** of your client
- V. You are independent of any company to bring the **best solution** for them
- VI. Affordability is the key motivator in designing a plan
- VII. Co-insurance is almost always a good strategy
- VIII. Women need more protection than men
- IX. Women apply for themselves, Men for their spouse
- X. This is **an emotional decision!** Statistics, fear tactics, product features are never a reason that they apply